

**Information to identify the case:**

Debtor 1: Gary Trchalek Social Security number or ITIN: xxx-xx-3148  
 First Name Middle Name Last Name EIN: --  
 Debtor 2: Social Security number or ITIN: ----  
 (Spouse, if filing) First Name Middle Name Last Name EIN: --  
 United States Bankruptcy Court: Southern District of Texas Date case filed for chapter: 7 2/11/24  
 Case number: 24-30589

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gary Trchalek	
2. All other names used in the last 8 years		
3. Address	30823 Martens Rd Tomball, TX 77375-2955	
4. Debtor's attorney Name and address	Melissa Ann Botting Attorney at Law 105 S Friendswood Dr Suite G Friendswood, TX 77546	Contact phone 281-992-7600 Email: botting11@gmail.com
5. Bankruptcy trustee Name and address	Ronald J Sommers Nathan Sommers Jacobs 2800 Post Oak Blvd 61st Floor Houston, TX 77056	Contact phone 713-892-4801 Email: efile@nathansommers.com

For more information, see page 2 >

Debtor **Gary Trchalek**Case number **24-30589**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday  Contact phone (713) 250-5500  Date: 2/12/24
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 20, 2024 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Telephone Conference, Call 866-717-2955, passcode 6974465</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 5/20/24</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Southern District of Texas

In re:  
Gary Trchalek  
Debtor

Case No. 24-30589-jpn  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0541-4

User: ADIuser

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Date Rcvd: Feb 12, 2024

Form ID: 309A

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2024:**

Recip ID	Recipient Name and Address
db	Gary Trchalek, 30823 Martens Rd, Tomball, TX 77375-2955
12636313	CNU OnLine Holdings, 200 W Jackson Blvd FL 14, Chicago, IL 60606-6929
12636317	FIRST NATIONAL BANK, 141 EAST MAIN ST TAZ VISA, Oldham, SD 57051
12636321	JMG & Ass, 9217 South Redwood A, West Jordan, UT 84084
12636328	Power Finance TX, 24130 Tomball Pkwy 200, 77375
12636329	+ Progressive Debt Relief, 424 E Central 524, Orlando, FL 32801-1923
12636331	Republic Finance Charge-Off Department/Legal, 7031 COMMERCE CIR 100, Baton Rouge, LA 70809-1996
12636338	+ TWC, PO Box 149352, Austin, TX 78714-9352
12636340	WOODFOREST NATL BANK, 25231 GROGANS MILL RD, Houston, TX 77068

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: botting11@gmail.com	Feb 12 2024 20:07:00	Melissa Ann Botting, Attorney at Law, 105 S Friendswood Dr, Suite G, Friendswood, TX 77546
tr	+ EDI: FRJSOMMERS.COM	Feb 13 2024 01:04:00	Ronald J Sommers, Nathan Sommers Jacobs, 2800 Post Oak Blvd, 61st Floor, Houston, TX 77056-6131
ust	+ Email/Text: ustpregion07.hu.ecf@usdoj.gov	Feb 12 2024 20:08:00	US Trustee, Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
12636309	+ Email/Text: bk@avant.com	Feb 12 2024 20:08:00	AVANT / WEBBANK, 222 MERCHANDISE MART PLZ 900, Chicago, IL 60654-1105
12636310	+ EDI: TSYS2	Feb 13 2024 01:04:00	BARCLAYS BANK DELAWARE, PO Box BOX 8803, Wilmington, DE 19899-8803
12636311	+ EDI: CAPITALONE.COM	Feb 13 2024 01:04:00	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
12636312	+ EDI: CAPITALONE.COM	Feb 13 2024 01:04:00	CAPITAL ONE, PO Box BOX 31293, Salt Lake City, UT 84131-0293
12636314	+ Email/Text: bankruptcy@curo.com	Feb 12 2024 20:08:00	COVINGTON CREDIT, 11083 NORTHWEST FREEWAY, Houston, TX 77092-7311
12636315	Email/Text: correspondence@credit-control.com	Feb 12 2024 20:08:00	Credit Control, 3300 Rider Trail 500, Earth City, MO 63045
12636316	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 12 2024 20:07:00	FB&T/MERCURY, 700 22ND AVENUE SOUTH, Brookings, SD 57006-2822
12636318	+ EDI: AMINFOFP.COM	Feb 13 2024 01:04:00	FIRST PREMIER, 3820 N LOUISE AVE, Sioux Falls, SD 57107-0145
12636319	Email/Text: BNBLAZE@capitalsvcs.com	Feb 12 2024 20:07:00	FIRST SVGS BK-BLAZE CRED CARD, PO Box BOX 5065, Sioux Falls, SD 57117

District/off: 0541-4

User: ADIuser

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12636320	EDI: JEFFERSONCAP.COM	Feb 13 2024 01:04:00	Jefferson Capital, 16 McLeland, Saint Cloud, MN 56303
12636322	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 12 2024 20:07:00	KOHL'S/CAPITAL ONE, PO BOX 3115, Milwaukee, WI 53201-3115
12636308	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2024 20:21:22	LVNV FUNDING LLC, 55 BEATTIE PLACE, Greenville, SC 29601-2165
12636323	^ MEBN	Feb 12 2024 20:05:02	MARINER FINANCE, LLC, 5802 E. VIRGINIA BEACH BLVD 121, Norfolk, VA 23502-2483
12636324	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 12 2024 20:21:26	MERRICK BANK, 10705 S JORDAN GATEWAY 200, South Jordan, UT 84095-3977
12636325	Email/Text: ml-ebn@missionlane.com	Feb 12 2024 20:07:00	MISSION LANE TAB BANK, 101 2ND STREET 350, San Francisco, CA 94105
12636326	Email/Text: compliance@monarchrm.com	Feb 12 2024 20:07:00	Monarch Recovery Management, 3260 Tillman 75, Bensalem, PA 19020
12636327	+ Email/Text: pcabkt@phillips-cohen.com	Feb 12 2024 20:08:00	Phillips & Cohen, 1004 Justisson St, Wilmington, DE 19801-5148
12636332	+ Email/Text: bk@rgsfinancial.com	Feb 12 2024 20:07:00	RGS Financial, 1700 Jay Ell Dr, Richardson, TX 75081-1600
12636330	+ Email/Text: bankruptcy@republicfinance.com	Feb 12 2024 20:08:00	Republic Finance, 6511 Highway 105, Suite A, Conroe, TX 77304-5371
12636333	+ EDI: PHINELEVATE	Feb 13 2024 01:04:00	Rise Credit, 4150 INTERNATIONAL PLZ 300, Fort Worth, TX 76109-4819
12636334	Email/Text: bankruptcy@sequium.com	Feb 12 2024 20:07:00	Sequium Asset Solution, 1130 Northchase Plaza 150, Marietta, GA 30067
12636335	Email/Text: bankruptcy@springoakscapital.com	Feb 12 2024 20:07:00	Spring Oak Capital, PO Box Box 1216, Chesapeake, VA 23327
12636336	Email/Text: austinho@toledocorp.com	Feb 12 2024 20:07:00	Toledo Finance, 225 North Main, Conroe, TX 77301
12636337	+ Email/Text: accountservicing@trueaccord.com	Feb 12 2024 20:07:00	True Accord, 16011 College Blvd 130, Lenexa, KS 66219-9877
12636339	^ MEBN	Feb 12 2024 20:06:28	Viking Client Services, 10050 Crosstown Circle 300, Eden Prairie, MN 55344-3344

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 14, 2024

Signature: /s/Gustava Winters

District/off: 0541-4	User: ADIuser	Page 3 of 3
Date Rcvd: Feb 12, 2024	Form ID: 309A	Total Noticed: 37

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2024 at the address(es) listed below:

Name	Email Address
Melissa Ann Botting	on behalf of Debtor Gary Trchalek botting11@gmail.com
Ronald J Sommers	efile@nathansommers.com RS@trustesolutions.com,RS@trustesolutions.net,pbuenano@nathansommers.com
US Trustee	USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 3